


My Retirement Story - Mr. RIP

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 Tue, 19 Feb 2019 by *Zuzanna Łuczak*

Meet Mr RIP (Retire in Progress) – a 41-year-old software engineer to be retired in two years. Hearing about FIRE movement changed his perspective on life and finance. Sure, he loves his job. But does he want to do it till he's 65? Not really. In his own words, early retirement means “taking a step back from mainstream employment and doing what you want”. And that's exactly his plan. To take a step back and start enjoying what the life-after-work has to offer.

He says he always has been frugal so saving for the future and investing was just a natural consequence of that lifestyle. Mr RIP also blogs about his journey to financial independence, sharing his progress and experience with the readers.

1. Why do you want to retire early?

I have many passions and almost zero time. Time is the scarcest resource and going to my job "for the salary" is not the best way I'd allocate it. I'm doing it while the value of the extra money I earn is greater than a certain threshold. At one-point extra money earned by my job won't be as impactful and then I'll quit.

Among my passions: writing, reading, teaching, acting in theatre, coding. Yes, I still love coding and being a software engineer, just not for a corporation: it's boring as hell! A more comprehensive (though a bit outdated) list of what I'd like to do with my time can be found [here](#)

2. What do you imagine your life to look like when you finally quit your job?

I'm scared a bit since my golden handcuffs are extremely comfortable. Huge salary, not much stress, nice people, amazing managers... but I'm going to quit anyway, and sooner than you can imagine. So, I guess my first few months will be dominated by panic, while we find a new setup for our lives. We live in expensive Switzerland, our lives here cost a lot and the trend is going up: daughter will need child care, we'll need a larger house and so on.

I hope we'll be able to find a solution, i.e. a place where to live for the next 5 years at least. I hope we can consider Italy (although my wife doesn't like it), or some Mediterranean country like Spain or Portugal. We'll see. We still have months to find a solution.

Apart from these organizational details. I'd love to have a huge creative studio, with bookshelves for my books and board games, a writing desk, a computer desk, a meditation area, maybe a small studio for podcast & video recording... I think my next

few years would be dominated by creativity. I'll keep writing and acting and maybe coding for my secret not-born-yet start-up. Anyway, I'd live split between my studio time and family time. Right now, I'm trying to fit creativity and family in the hole left by work. 10 hours per day devoted to it... and so little left for my daughter and my creativity.

3. Some people say, that once you retire you can feel you lose your sense of purpose? What are your thoughts on this?

As I said, I think I'd panic a bit. I know people (who don't know I'm a millionaire) would judge me as irresponsible. I may lose identity: I've been a software engineer for my entire life. I may lose focus: it's so easy to skip "homework" when nobody is checking.

Yes, I know I'll face challenges, but it's been at least 3 years that I'm no more engaged at work. What's the cost of keep going? I'm eating unhealthy free food at work, not working out (I used to run half marathons and 100km bike trips were the norm a few years ago).

4. What steps are you taking to reach your financial independence?

Earning a lot, spending as little as possible and investing in index funds (ETFs). in Switzerland, our spending regime is considered cheap even though numbers scare me in absolute. If it was for me, I could live extremely cheap and I'd already be FI. Family is another thing.

5. Do you find it hard to follow a financial regime? Does it impact your life and if so, how?

I don't consider my frugal decisions to be deprivations. I actually feel energized when I find a way to save money. My wife is not exactly on the same page, even though she's frugal too. I've also tried a 100 Euro trip 15 years ago. Which means start a trip with 100 Euro, when the money is finished, the trip is over. It lasted 9 days thanks to couch surfing, bike travelling and eating street food. I love experiments of voluntary simplicity and forced frugality! Having a family has changed things. My wife demands that our daughter eats the best baby food ever (HiPP, ultra-expensive) and so on.

6. What do your friends and family think about your plan?

My parents are scared I'd lose my status. My friends are with me, they see how burnt out I am.

But as I said in a recent blog post, if I keep living the life I'm living right now, I'd die as a deca-millionaire. Is it worth? I don't think so.

Would you like to know more about Mr. RIP and see what he's up to? Check out [his blog](#). You can also follow him on Twitter at [@retireinprogres](#)